

Exhibit 3

[Mission \(/about pqi/mission\)](#)

[Why Patent Quality Matters \(/about pqi/why patent quality matters\)](#)

[Team \(/about pqi/team\)](#)

[Patent Challenge Committee \(/about pqi/patent challenge committee\)](#)

[FAQ \(/about pqi/faq\)](#)

FAQs

What is the Patent Quality Initiative (PQI)?

The Patent Quality Initiative is an education, information and advocacy effort of Askeladden L.L.C., the goal of which is to improve the understanding, use and reliability of patents in financial services and elsewhere.

What are PQI's activities?

Through the PQI, Askeladden undertakes a number of strategic programs including making pertinent prior art more easily accessible, providing educational research and briefings on the patent system and evolution of technology in financial services, and filing amicus briefs that highlight issues critical to patent quality. Additionally, to help reduce impediments to innovation, Askeladden petitions the United States Patent and Trademark Office to take a second look at patents that it believes are invalid.

Who are Askeladden's members?

The Patent Quality Initiative, under Askeladden L.L.C., is the product of thought-leadership provided by The Clearing House Payments Company L.L.C.

Established in 1853, The Clearing House is the oldest banking association and payments company in the United States. It is owned by the world's largest commercial banks, which hold more than half of all U.S. deposits. The Clearing House Association L.L.C. is a nonpartisan advocacy organization representing—through regulatory comment letters, amicus briefs and white papers—the interests of its owner banks on a variety of important banking issues. Its affiliate, The Clearing House Payments Company L.L.C., provides payment, clearing and settlement services to its member banks and other financial institutions, clearing almost \$2 trillion daily, which represents nearly half of the automated clearing-house, funds transfer, and check-image payments made in the United States. See The Clearing House's web page at www.theclearinghouse.org (<http://www.theclearinghouse.org>).

How is Askeladden's PQI funded?

The Clearing House Payments Company L.L.C. provided initial funding.

Who benefits from Askeladden's PQI?

The first goal of the PQI is to minimize bad patents in the financial services sector, including those that might interrupt the speed, safety and security of banking and financial transactions.

Askeladden's PQI also supports better patent quality for all intellectual property stakeholders, including consumers, businesses of all sizes, universities and inventors.

Askeladden's PQI strives to help journalists, consumers and others understand the intellectual property issues affecting commerce.

Why should I care?

Enforcing overly-broad, invalid financial services related patents compromises the integrity of the banking system, drives up costs, and threatens consumers' data and financial security. Poor quality patents affect many other industries in similar ways.